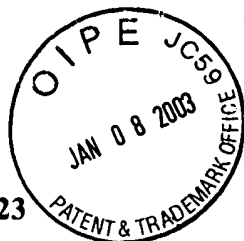


Customer No. 30223



PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re Application Of:

John E. Jones

Application No.: 09/899,727

Filed: July 5, 2001

For: Automated Payment System And
Method

) Atty. Docket No.: 47171-00290

) Examiner: Not Assigned

) Group Art Unit: 2167

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail, postage prepaid, in an envelope addressed to the Commissioner for Patents, Washington, D.C. 20231, on December 31, 2002.

Signature: Janet L. Newmaker
Janet L. Newmaker

**FOURTH INFORMATION DISCLOSURE
STATEMENT UNDER 37 C.F.R. §§ 1.97 AND 1.98**

Commissioner for Patents
Washington, D.C. 20231

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Technology Center 2100

Dear Sir:

In compliance with the duty of disclosure under 37 C.F.R. § 1.56, it is respectfully requested that this Fourth Information Disclosure Statement be entered, and the references listed on enclosed Form PTO-1449 be considered by the Examiner and made of record. In accordance with 37 C.F.R. § 1.98(d), copies of the listed references are enclosed.

In accordance with 37 C.F.R. §§ 1.97(g) and (h), this Fourth Information Disclosure Statement is not to be construed as a representation that a search has been made, or an admission that the information disclosed is, or is considered to be, prior art with respect to the present application or material to patentability, as defined in 37 C.F.R. § 1.56.

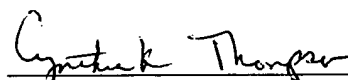
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GROUP 3600

In accordance with 37 C.F.R. § 1.97(e)(1), attorney for the Applicant hereby certifies that each item of information contained in this Fourth Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this Fourth Information Disclosure Statement, as evidenced by the enclosed Search Report dated December 2, 2002, for International Application No. PCT/US02/20900.

In view of the preceding certification, no fee is believed to be due. Should any fee be deemed necessary (except payment of the issue fee), however, the Commissioner is hereby authorized to charge any additional fees which may be required, or credit any overpayment, to Deposit Account No. 10-0447 (47171-00290). A duplicate copy of this Statement is enclosed for that purpose.

Respectfully submitted,

Date: December 31, 2002



Cynthia K. Thompson

Reg. No. 48,655

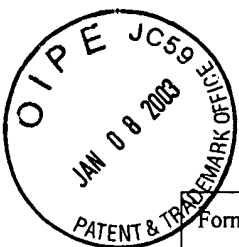
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Attorney for Applicant



Form PTO-1449 (modified)

LIST OF PRIOR ART CITED BY APPLICANT

Sheet 1 of 1

Application No.: 09/899,727
Filing Date: July 5, 2001
First Named Inventor: John E. Jones
Group Art Unit: 2167
Examiner: Not Assigned
Attorney Docket No.: 47171-00290

U.S. PATENT DOCUMENTS

Examiner Initial	Ref.	Document Number	Date	Name	Class	Sub-Class	Filing Date (if Application)
	A248	4,948,174	08/14/1990	Thomson et al.	283	58	
	A249	5,237,159	08/17/1993	Stephens et al.	235	379	
	A250	5,590,196	12/31/1996	Moreau	380	18	
	A251	5,594,225	01/14/1997	Botvin	235	379	

FOREIGN PATENT DOCUMENTS

Examiner Initial	Ref.	Document Number	Date	Country	Class	Sub-Class	Translation Yes/No
	B41	EP 0 593 209 A2/A3	04/20/1994	Europe	H04L	29/06	N/A
	B42	EP 0 616 296 A2/A3	09/21/1994	Europe	G06K	9/20	N/A
	B43	EP 0 984 410 A1	03/08/2000	Europe	G07F	19/00	N/A
	B44	WO 98/26364 A1	06/18/1998	WIPO	G06F	17/60	N/A
	B45	WO 00/58876 A1	10/05/2000	WIPO	G06F	17/60	N/A

OTHER DOCUMENTS (including author, title, date, pertinent pages, etc.)

Examiner Initial	Ref.	Document Information

EXAMINER**DATE CONSIDERED**

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***Examiner:** Initial if citations considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to Applicant.